

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JAMES MORANSKI

Debtor(s)

Case No. 17-11009

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/07/2017.
- 2) The plan was confirmed on 06/27/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 04/24/2018.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$7,887.18  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$7,887.18**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,343.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$368.85  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,711.85**

Attorney fees paid and disclosed by debtor: \$657.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
AMERICAN HONDA FINANCE CORP	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	11,189.00	11,189.19	11,189.19	0.00	0.00
BANK OF AMERICA	Unsecured	8,754.00	8,754.56	8,754.56	0.00	0.00
BANK OF AMERICA	Unsecured	0.00	NA	NA	0.00	0.00
BANK OF THE WEST	Unsecured	1,810.00	NA	NA	0.00	0.00
BANK OF THE WEST	Secured	15,000.00	16,831.23	16,831.23	0.00	0.00
BB&T	Unsecured	0.00	NA	NA	0.00	0.00
CAP1/MNRDS	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	10,790.41	10,790.41	0.00	0.00
CAVALRY SPV I LLC	Unsecured	NA	6,190.69	6,190.69	0.00	0.00
CHASE AUTO FINANCE	Unsecured	0.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Unsecured	1,262.00	NA	NA	0.00	0.00
CITIZENS BANK NA	Secured	14,725.00	15,998.98	15,998.98	0.00	0.00
DISCOVER BANK	Unsecured	NA	4,984.18	4,984.18	0.00	0.00
EVERBANK	Secured	149,563.00	152,218.54	187,531.22	0.00	0.00
EVERBANK	Unsecured	36,579.00	NA	NA	0.00	0.00
EVERBANK	Secured	NA	35,312.68	35,312.68	4,175.33	0.00
HORIZON BANK NA	Secured	14,144.00	14,243.25	14,243.25	0.00	0.00
IL STATE DISBURSEMENT UNIT	Priority	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,951.69	2,907.09	2,907.09	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	17.81	17.81	17.81	0.00	0.00
MUNSTER MEDICAL RESEARCH FOL	Unsecured	NA	3,180.87	3,180.87	0.00	0.00
MUNSTER RADIOLOGY GROUP	Unsecured	NA	150.00	150.00	0.00	0.00
NW INDIANA PATH CONSULTANTS	Unsecured	NA	200.21	200.21	0.00	0.00
PNC BANK	Secured	10,600.00	18,038.53	18,038.53	0.00	0.00
PNC BANK	Unsecured	7,410.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC	Unsecured	NA	730.56	730.56	0.00	0.00
SYNCHRONY BANK	Unsecured	NA	119.94	119.94	0.00	0.00
US BANK	Unsecured	NA	10,983.03	10,983.03	0.00	0.00
WELLS FARGO BANK NA	Secured	NA	3,911.45	3,911.45	0.00	0.00
WELLS FARGO BANK NA	Unsecured	NA	NA	3,911.45	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$204,362.45	\$0.00	\$0.00
Mortgage Arrearage	\$35,312.68	\$4,175.33	\$0.00
Debt Secured by Vehicle	\$48,280.76	\$0.00	\$0.00
All Other Secured	\$3,911.45	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$291,867.34</b>	<b>\$4,175.33</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,907.09	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,907.09</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$61,202.90</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,711.85</u>	
Disbursements to Creditors	<u>\$4,175.33</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$7,887.18</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/25/2018

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.